

UNITED STATES BANKRUPTCY COURT
District of New Mexico

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 4/25/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Anthony C. Lopez aka Anthony Carlos Lopez 1529 Erbbe Street NE Albuquerque, NM 87112	Dorothy Lopez aka Dorothy L. Lopez aka Dorothy Lee Lopez aka Dorothy Elliott Lopez 1529 Erbbe Street NE Albuquerque, NM 87112
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Case Number: 11-11859-s13	Social Security or Individual Taxpayer ID No(s)/Employer ID/Other Nos.: xxx-xx-8682 xxx-xx-8387
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Attorney for Debtor(s) (name and address): David N Hernandez 2221 Rio Grande Blvd. NW, #100 Albuquerque, NM 87104 Telephone number: 505-843-7300	Bankruptcy Trustee (name and address): Kelley L. Skehen 625 Silver Avenue SW Suite 350 Albuquerque, NM 87102-3111 Telephone number: 505-243-1335
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Meeting of Creditors

Date: **May 25, 2011**

Time: **02:00 PM**

Location: **Creditors' Meeting Room, Federal Building and U.S. Courthouse, 500 Gold Ave SW, Room 12411, Albuquerque, NM 87102**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit):

not later than 90 days after the first date set for the meeting of creditors called under Section 341(a) of the Code.

Governmental Unit:

not later than 180 days after the date of the order for relief, other than for a claim resulting from a tax return filed under 11 U.S.C. Section 1308.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/25/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

A copy or summary of the plan, if not enclosed, will be sent to you at a later date. The **preliminary** hearing on confirmation will be held:

Date: **7/7/11** Time: **09:00 AM**, Location: **Judge Starzynski's Hearing Room, D. Chavez Federal Bldg. & US Courthouse, 500 Gold Avenue SW, Room 13102, Albuquerque, New Mexico**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

Dennis Chavez Federal Building and United States Courthouse
500 Gold Avenue SW, 10th Floor
PO Box 546
Albuquerque, NM 87103-0546
Telephone number: 505-348-2500/866-291-6805
www.nmcourt.fed.us/usbc

For the Court:

Clerk of the Bankruptcy Court:
Norman H. Meyer, Jr.

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 4/25/11

EXPLANATIONS

B9I (Official Form 9I) (12/10)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice if any, apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. If you are an attorney, you are required to file papers electronically. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
-- Refer to Other Side for Important Deadlines and Notices --	

Important Requirements for Debtors

1. If you are an individual debtor, bring with you to the meeting of creditors:

- A picture ID issued by a governmental unit
- Evidence of Social Security Number or Individual Taxpayer Identification Number
- Statements for each of the debtor's depository and investment accounts including checking, savings and money market accounts, mutual funds and brokerage accounts for the time period that includes the date of filing of the petition.
- Documentation of monthly expenses claimed by the debtor when required by section 707(b)(2)(A) or (B).

2. If you are an individual debtor in a chapter 7 or 13 case, not later than 7 days before your meeting of creditors:

- Provide to the case trustee copies of payment advices (pay stubs) for payments received from employment in the 60 days preceding the date the petition is filed. The name and address of your case trustee, and the date of your meeting of creditors, appear on the first page of this notice.
- Provide to the case trustee a copy or a transcript of your most recent federal income tax return. Use IRS Form 4506-T to order a transcript of your federal income tax return for free. (A note about Form 4506-T: Select choice 6a on the form for the quickest response time.)

If you are an individual debtor in a chapter 7 or 13 case:

FAILURE TO PROVIDE THE TRUSTEE WITH COPIES OF THE PAYMENT ADVICES AND THE FEDERAL INCOME TAX RETURN MAY RESULT IN DISMISSAL OF YOUR CASE.

Notice of Availability of Case File Information Via the Internet

Case dockets and images of pleadings are available through the PACER website. Internet users are able to read, download, store and print the full content of electronically filed or imaged documents. Documents that have been sealed or otherwise restricted by court order are not available electronically.

Procedure for seeking exclusion of records from Internet: A motion to file a document under seal is filed either electronically or in paper format. The Court considers each such motion on its individual merits. The order of the Court authorizing the filing of such document under seal is filed by the Court. A paper copy of the order is attached to the sealed document; the sealed document and attached order are delivered to the Clerk of the Court. See Federal Rule of Bankruptcy Procedure 9018.

Judicial Conference Policy on Personal Identifiers in Documents

The policy of the Judicial Conference of the United States requires that parties either: (1) refrain from including the following personal identifiers from all pleadings filed with the court, including exhibits, or (2) where inclusion is necessary, redact the following personal identifiers from all pleadings filed with the court, including exhibits, whether the pleadings are filed electronically or in paper, unless otherwise ordered by the court. Redacting means the careful editing of a document to remove confidential material; on paper, the material is usually "blacked out" with a marker. Personal identifiers:

- **Social Security number or Individual Taxpayer Identification Number.** If an individual's social security number (SSN) or individual taxpayer identification number (ITIN) must be included in a pleading, only the last four digits of that number should be used.
- **Names of minor children.** If the involvement of a minor child must be mentioned, only the initials of that child should be used.
- **Dates of birth.** If an individual's date of birth must be included in a pleading, only the year should be used.
- **Financial account numbers.** If financial account numbers are relevant, only the last four digits of these numbers should be used.

The responsibility for redacting these personal identifiers rests solely with parties and their attorneys. The Clerk will not review each pleading for compliance with this policy. Attorneys and parties are cautioned that failure to redact these personal identifiers may subject them to the full disciplinary power of the Court.